

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Aliya Owens
Debtor

Case No. 17-03318-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 21, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID	Recipient Name and Address
db	+ Aliya Owens, 1774 Big Ridge Drive, East Stroudsburg, PA 18302-6642
4955863	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE CORP, 201 LITTLE FALLS DR, WILMINGTON, DE 19808
4955869	+ DR FREDERICK L LICCIARDI, 660 1ST AVENUE, NEW YORK, NY 10016-3295
4955874	SVO VISTANA VILLAGES, PO BOX 22197, LAKE BUENA VISTA, FL 32830

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Sep 21 2022 22:38:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 21 2022 18:32:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ EDI: WFHOME	Sep 21 2022 22:38:00	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
4955870	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 21 2022 18:32:00	HONDA FINANCIAL SERVICES, NATIONAL SERVICE CENTER, PO BOX 166469, IRVING, TX 75016-6469
4957313	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 21 2022 18:32:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
4955864	EDI: BANKAMER.COM	Sep 21 2022 22:38:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5000088	+ EDI: BANKAMER2.COM	Sep 21 2022 22:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4955867	EDI: CAPITALONE.COM	Sep 21 2022 22:38:00	CAPITAL ONE BANK, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
4955865	EDI: CAPONEAUTO.COM	Sep 21 2022 22:38:00	CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO, TX 75025-9407
4955866	+ EDI: CAPITALONE.COM	Sep 21 2022 22:38:00	CAPITAL ONE BANK, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
4978467	+ EDI: BASSASSOC.COM	Sep 21 2022 22:38:00	CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4955868	+ Email/Text: bankruptcynotification@montereyfinancial.com	Sep 21 2022 18:32:00	CLUB CARIBE VILLA DEL PALMAR, C/O MONTEREY COLLECTION SVCS, 4095

			AVENIDA DE LA PLATA, OCEANSIDE, CA 92056-5802
5328863	+ Email/Text: bkenotice@rushmorelm.com	Sep 21 2022 18:32:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619, J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services 92619-2708
5328862	+ Email/Text: bkenotice@rushmorelm.com	Sep 21 2022 18:32:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
4955871	Email/Text: bankruptcynotice@nymcu.org	Sep 21 2022 18:32:00	MUNICIPAL CREDIT UNION, 22 CORTLANDT STREET, NEW YORK, NY 10007
4964382	EDI: AGFINANCE.COM	Sep 21 2022 22:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4955872	EDI: AGFINANCE.COM	Sep 21 2022 22:38:00	ONEMAIN / ONEMAIN FINANCIAL, PO BOX 64, EVANSVILLE, IN 47701-0064
5432585	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 21 2022 18:32:00	OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5432586	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 21 2022 18:32:00	OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,
4984674	EDI: PRA.COM	Sep 21 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4984675	EDI: PRA.COM	Sep 21 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4956593	+ EDI: RECOVERYCORP.COM	Sep 21 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5000134	EDI: Q3G.COM	Sep 21 2022 22:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4955875	EDI: RMSC.COM	Sep 21 2022 22:38:00	SYNCB/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
4955876	+ EDI: CITICORP.COM	Sep 21 2022 22:38:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4955877	+ EDI: WFHOME	Sep 21 2022 22:38:00	WELLS FARGO HOME MORTGAGE, PO BOX 10335, DES MOINES, IA 50306-0335
4978877	+ EDI: WFHOME	Sep 21 2022 22:38:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4955873	##+	RECOVERY'S UNLIMITED INC, PO BOX 1357, MELVILLE, NY 11747-0410

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Bass and Associates PC	on behalf of Creditor CAVALRY SPV I LLC ecf@bass-associates.com
Emmanuel Joseph Argentiari	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bk@rgalegal.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor OSAT 2021-RPL1 bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Aliya Owens rkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Aliya Owens lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

Information to identify the case:

Debtor 1

Aliya Owens

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8262

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03318-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aliya Owens
aka Aliya Sybene Owens, aka Aliya S. Owens

9/21/22**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.